



**Outreach Credit Union
Fee Schedule
(effective 01/01/2026)**

Not all fees may apply to your account.
Fees and charges are subject to change:



Minimum Savings Balance	\$25
Savings Account Below Required Minimum	\$5 per month
Share Withdraw By Credit Union Check (Payable to 3 rd Party)	\$5
Certified Check Fee	\$5
Christmas Club Early Withdrawal and Closing	\$10
Levy/Garnishment Processing Fee	\$25
Statement Copies	\$1 per page
Wire Transfer – Outgoing and Incoming	\$25
Credit Union initiated ACH Transfers	\$10
Credit Union initiated Same Day ACH Transfers	\$15
Foreign Item/Check Deposit	\$10 per check
Any – IAT (International ACH transaction)	1% of amount
Money Orders	\$1
Returned Check Deposit Item	\$25
Draft/ACH Item Returned for Insufficient Funds	\$25 Each
Paid Overdraft Items	\$25 Each
Stop Pay Requests	\$25 Each
Share Draft (checking) Printing Charges	Varies with order
Loan/Visa Payment Returned for Insufficient Fund	\$25
Loan Late Fee – Loan Over 10 Calendar Days Late	5% of Payment Amount Minimum Late Fee \$10
Payday Loan Fee	\$20
Collateral Loan Recording Fee	Current State Rate
Incorrect Address Fee	\$5
Research Time	\$25 per hour Minimum 1 Hour
E-Statements	No Charge
Paper Statements (ages 18-59)	\$3
Consumer Loan Disbursal Fee	\$35
Business Loan Disbursal Fee	\$50
Mortgage Loan Disbursal Fee	\$350
Loan Extensions	\$25 per loan
GAP Insurance (Guaranteed auto protection)	\$496
Auto Warranty	Varies by auto
Dormant account fee (Not used in 12 months)	\$10
ATM/Debit Card Reorder	\$10
ATM/Debit PIN replacement	\$5
Visa Credit Card Late Fee	\$25
Visa Credit Card Emergency Replacement Fee	\$60
Visa Credit Card Return Check Fee	\$25
Debit Card Daily Purchase/Withdrawal Limits	\$505 at ATMs \$1,500 Purchases

-Limits are per day and weekends count as 1 business day